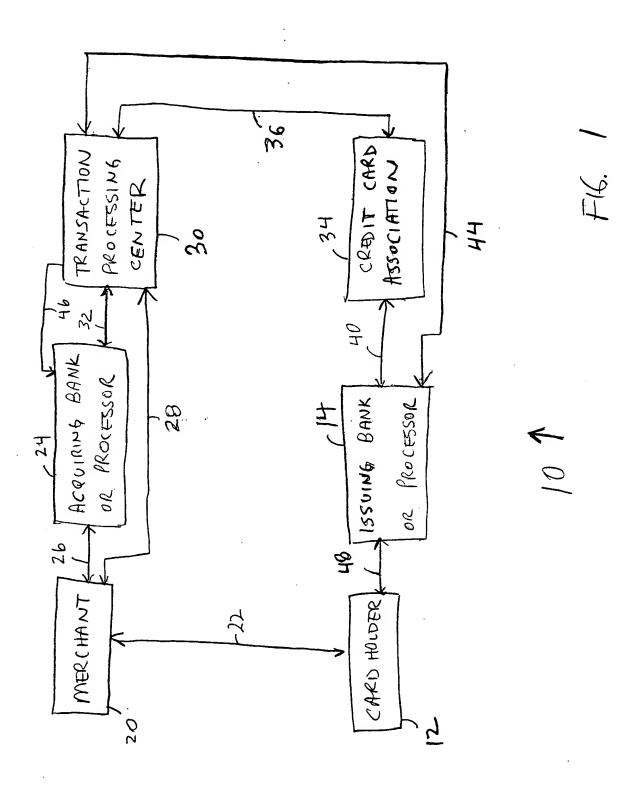
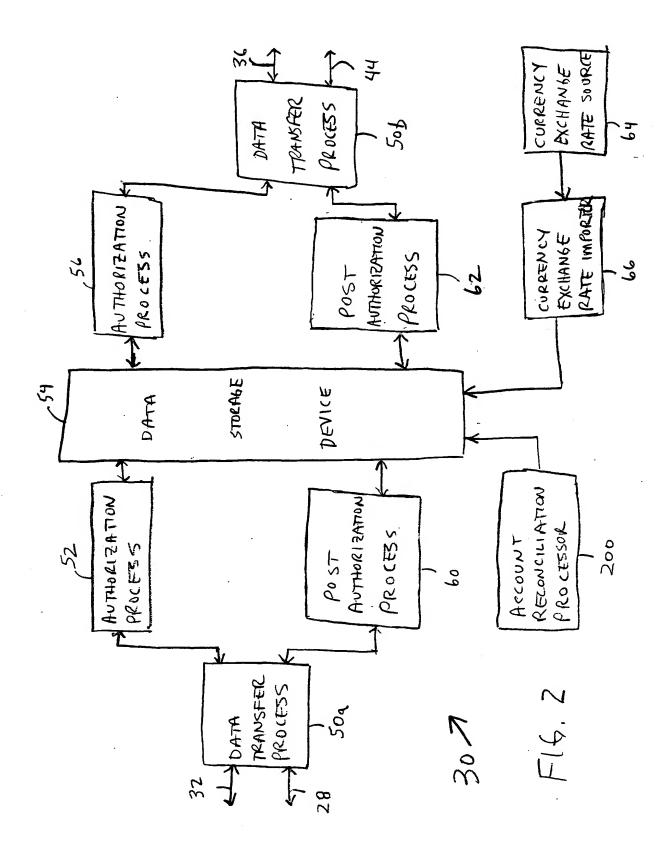
Electronic Transactions Applicant: W. Jeffrey Knowles Docket No.: 670744.00005 Sheet 1 of 11

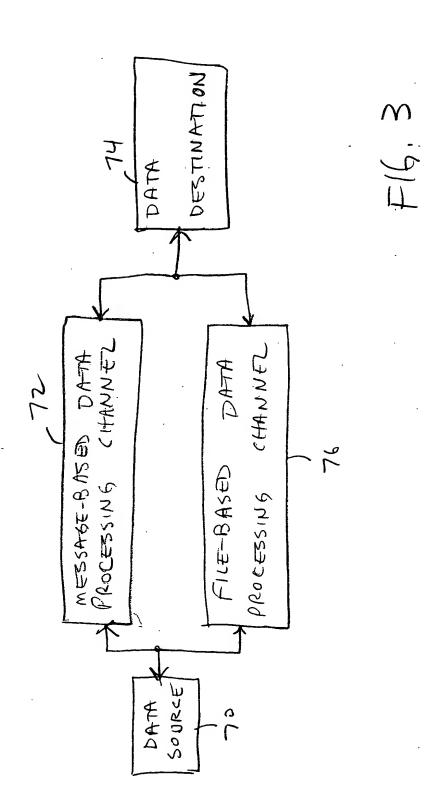


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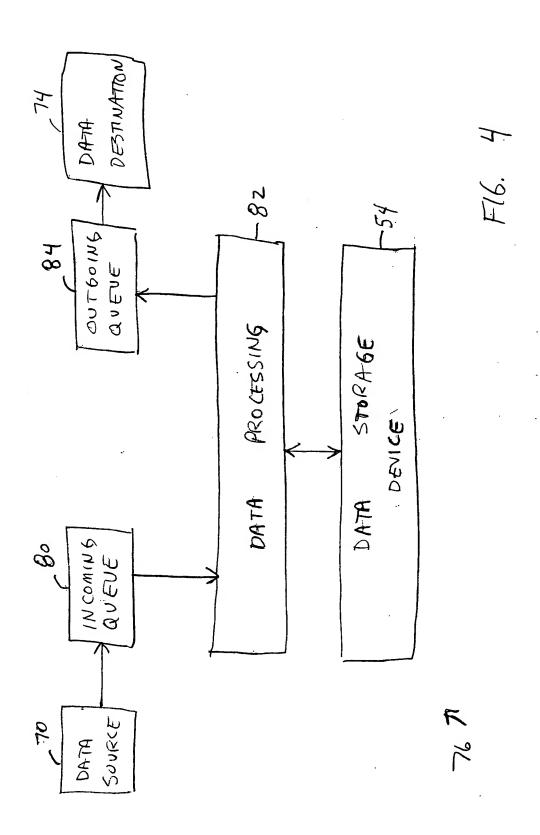


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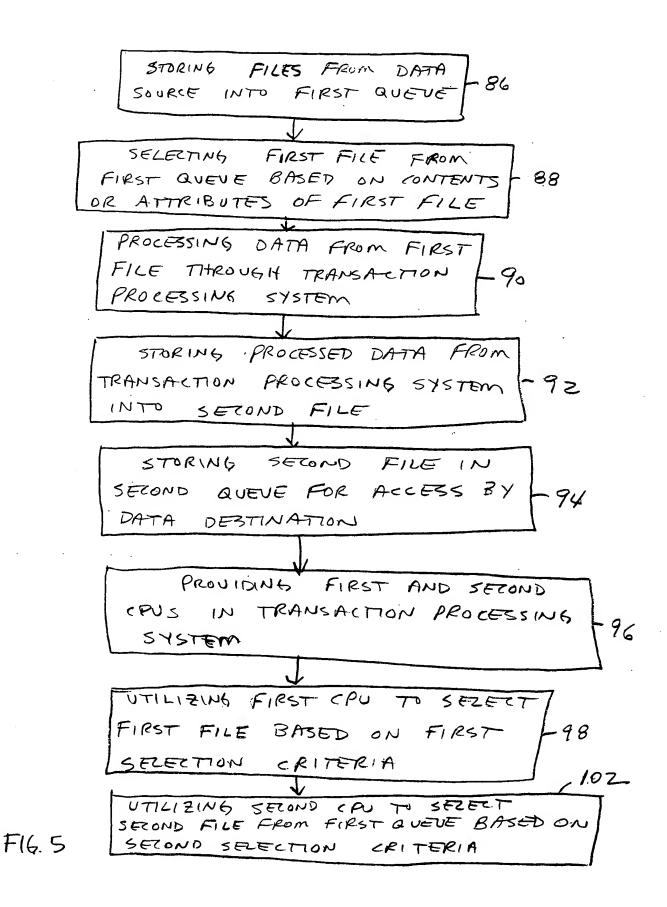
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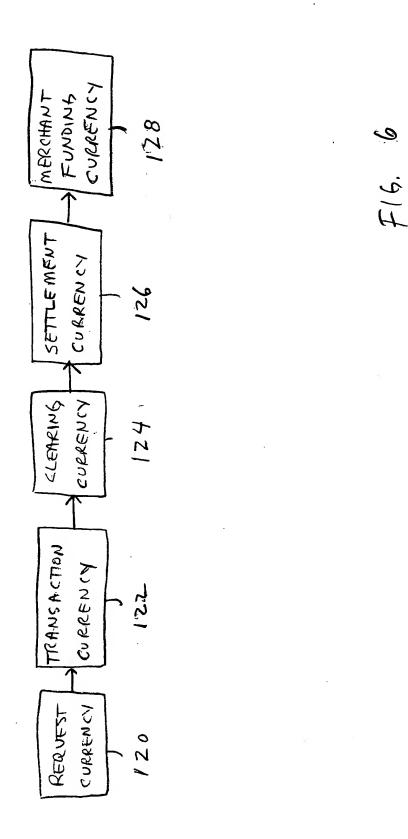
Title: System and Method of Account Reconciliation for **Electronic Transactions** Applicant: W. Jeffrey Knowles

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RECEIVING CREDIT CARD TRANSACTION FROM MERCHANT IN REQUEST CURRENCY WHICH IS DIFFERENT FROM TRANSACTION CURRENCY

CONVERTING REQUEST CURRENCY TO TRANSACTION CURRENCY

RECEIVING CREDIT CARD TRANSACTION
INITIATED BY MERCHANT HAVING
MONETARY VALUE STATED IN TRANSACTION
CORRENCY AS BASELINE VALUE

CONVERTING TRANSACTION CURRENCY
TO CLEARING CURRENCY WHICH IS
SELECTABLE TO MATCH A NATIVE
CURRENCY OF ISSUER OF CREDIT CARD

FORWARDING CREDIT CARD TRANSACTION
TO ISSUER OF CREDIT CARD WITH
MONETARY VALUE OF CREDIT CARD
TRANSACTION IN CLEARING CURRENCY

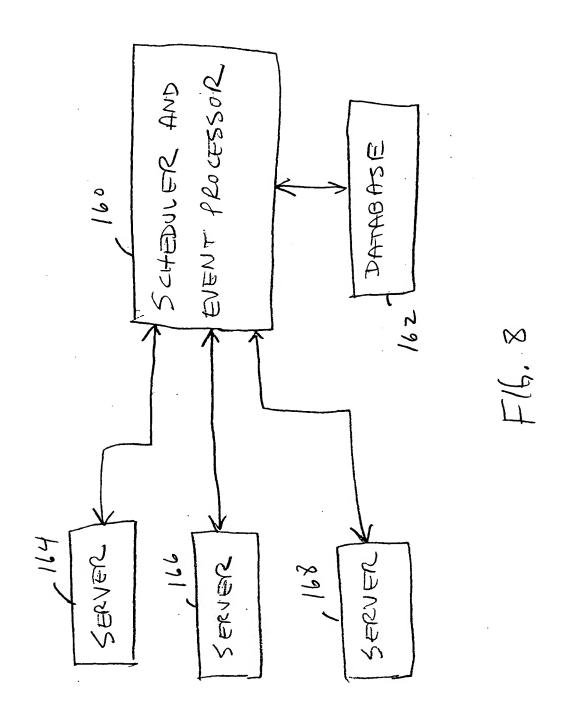
SELECTING SETTLEMENT CURRENCY TO BE REZEIVED FROM (REDLT CARD) ASSOCIATION

CONVERTING SETTLEMENT WARENCY TO MERCHANT FUNDING CURRENCY

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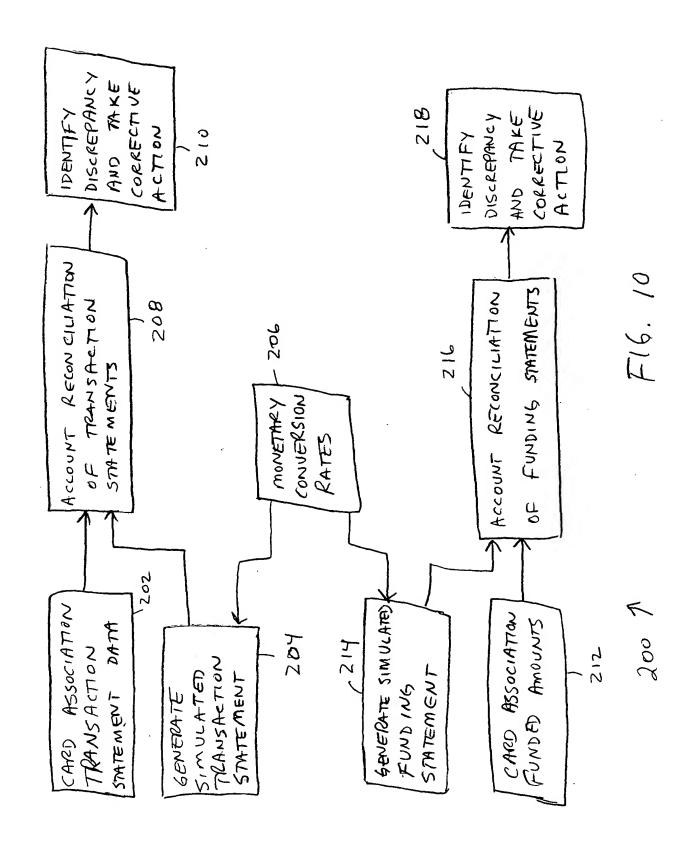
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PROVIDING SERVERS 164, 166, CAPABLE OF EXECUTING 170 AT LEAST ONE PROCESS INITIATING FIRST QUERY TO SCHEDULER FOR EXECUTION INSTRUCTION INITIATING SECOND QUERY TO SCHEDULER PRIOR TO EXECUTION OF PROCESS TO CONFIRM EXECUTION INSTRUCTION EXECUTING PROCESS AFTER REZEIVING CONFIRMATION EXECUTION INSTRUCTION CONFIGURING SERVER 164 TO EXECUTE A FIRST TYPE OF PROCESS CONFIGURING SERVER 168 EXECUTE A SECOND TYPE OF PROCESS

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RECEIVE FIRST STATEMENT OF FINANCIAL TRANSACTIONS GENERATED ACCORDING TO FIRST SET OF RULES
220
PROVIDE SECOND STATEMENT USING SECOND SET OF RULES CONSISTENT WITH FIRST SET OF RULES USED TO SENERATE FIRST STATEMENT
222
COMPARE SECOND STATEMENT TO FIRST STATEMENT TO IDENTIFY DISPREPANCY BETWEEN FIRST AND SECOND STATEMENTS
224
IDENTIFY CAUSATION OF DISPREPANCY BETWEEN FIRST STATEMENT AND SECOND STATEMENT BY EVALUATING LIST OF POSSIBLE ERRORS
226
INSTITUTE CORRECTIVE ACTION UPON IDENTIFYING DISPREPANCY BETWEEN FIRST STATEMENT AND SECOND STATEMENT
528

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